

FREEPORT STATE BANK

	CPP Disbursement Date 02/06/2009	Cert 18067	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$21	\$23	10.8%		
Loans	\$11	\$11	-1.3%		
Construction & development	\$1	\$1	16.8%		
Closed-end 1-4 family residential	\$3	\$3	0.5%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	6.5%		
Commercial & Industrial	\$1	\$1	-3.7%		
Commercial real estate	\$1	\$2	68.4%		
Unused commitments	\$1	\$1	-29.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$9	14.8%		
Cash & balances due	\$1	\$1	-26.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$19	\$22	12.8%		
Deposits	\$19	\$22	14.1%		
Total other borrowings	\$0	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$2	\$1	-13.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	7.0%	--		
Tier 1 risk based capital ratio	13.1%	11.1%	--		
Total risk based capital ratio	13.9%	12.4%	--		
Return on equity ¹	9.5%	3.6%	--		
Return on assets ¹	0.7%	0.2%	--		
Net interest margin ¹	3.5%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	133.8%	123.0%	--		
Loss provision to net charge-offs (qtr)	15.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.6%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	6.1%	14.4%	6.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.6%	1.5%	0.6%	0.0%	--